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ATTORNEY GENERAL
BILL SCHUETTE'S

Consumer Education



GIVING WISELY

► DONOR BEWARE

Telemarketers may take 90% or more of your donation.

► CREDIT CARD CAUTION

Don't give your credit card info over the phone.

► DONATE DIRECTLY

Better to hang up politely and donate directly to the charity.

► RESEARCH

Research and choose your own charities.

► AUTO DONATE

Use your bank's online autopay to donate monthly to your favorite charities

The holiday season is a time for giving, and each year, Michigan citizens give millions of dollars to charities. You may be solicited at a shopping mall, on the phone, or online.

With so many options, it can be difficult to decide where to donate. And unfortunately, not all charities that ask for money are worthy of your donation.



By following these steps, you will learn how to discern the good from the bad and become a savvy donor.

- 1 Don't be pressured into making an immediate decision. Feel free to walk away, hang up, or log off if you feel uncomfortable.
- 2 Research the charity before donating. The Attorney General maintains a searchable database of registered charities and licensed professional fundraisers at www.mi.gov/charitysearch. Search by employer identification number (EIN), city, county, state, or keywords used in the organization's purpose.
- 3 Attend a Phone, Mail & e-Scams presentation.
[Click here to find a presentation near you!](#)

If you have questions about an organization or fundraiser that does not appear, contact the Attorney General's Charitable Trust section at 517-373-1152.

2015 WINTER WISE

Michigan winters - you never know what you're going to get! By reviewing the following tips you can rest easier knowing that you prepared for each twist and turn.



WINTER PROTECTION PLAN

The Winter Protection Plan protects low-income and senior customers from electric or natural gas shut-off between November 1 and March 31. [Click here to learn more about the plan.](#)

UTILITY HELP FOR MILITARY FAMILIES

Full-time active duty military members (and their spouses) may receive utility shut-off protection. Families of veterans and active duty military personnel may also receive financial assistance towards utilities. [Click here for utility assistance information.](#)

ADDITIONAL HEATING SOURCES

Many times consumers look to additional heating sources for comfort.

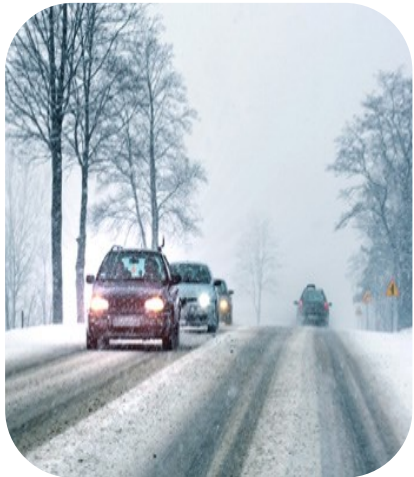
Before you fire up those heaters (kerosene, gas-fired, space or electric), [learn how to safely operate these devices.](#)

ENERGY & WEATHERIZATION ASSISTANCE

Assistance is available to low-income families that need weatherization (caulking, insulation, etc.) assistance. [Additional weatherization details are available here.](#)

MONEY AND ENERGY SAVINGS

The Department of Energy's [Energy Savers booklet](#) provides additional energy and money saving tips.



WINTER DRIVING

can be dangerous, but the following can help make your trip safe and secure:

- Ensure your tires are properly inflated;
- Keep your tank at least half full;
- Use your seat belt;
- Do not use cruise control on slippery surfaces;
- Drive slowly and be alert; and
- If you don't have to go out, don't.

Source: [AAA, How to Go On Ice and Snow](#)

40%

of drivers (40-59)
read a text or email
while driving.

Source: 2014 Traffic
Safety Culture Index -
AAA Foundation for
Traffic Safety.



LEARN FROM EACH STORM

Whether you've encountered a handful, or more than 50 winter storms, it's important to continue to learn from each one. By asking yourself, and your loved ones, these questions you will be better prepared for the next storm:

1. What could I have done better?
2. Did I have enough supplies?
3. How did my family plan work?

MICHIGAN FUN!

Take some time this holiday season to enjoy the events happening in your backyard.

**Meijer Gardens
Grand Rapids**
*Holiday Traditions
Around the World*
meijergardens.org

**The Henry Ford
Dearborn**
*Holiday Lights in
Greenfield Village*
thehenryford.org

**Detroit Zoo
Royal Oak**
Wild Lights
detroitzoo.org

**Little River Railroad
Coldwater**
*Holiday Express
Train*
littleriverrailroad.com

Holland
Parade of Lights
downtownholland.com

**Midland Center
for the Arts
Midland**
Nutcracker Ballet
mcfta.org

Source:
[BuyMichiganNow](#) and
[Pure Michigan](#)



www.mi.gov/ce
agcp@mi.gov
877-765-8388

Additional suggestions and plans are available through www.ready.gov/winter-weather.